

GRAND BANK FOR SAVINGS FSB

	CPP Disbursement Date 09/25/2009	Cert 31864	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$126	\$115	-8.6%		
Loans	\$90	\$84	-6.4%		
Construction & development	\$15	\$10	-36.0%		
Closed-end 1-4 family residential	\$68	\$70	2.6%		
Home equity	\$1	\$0	-16.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-18.6%		
Commercial & Industrial	\$0	\$0	-100.0%		
Commercial real estate	\$0	\$1	121.8%		
Unused commitments	\$1	\$1	-54.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$28	\$24	-14.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$13			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$12			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$114	\$103	-10.0%		
Deposits	\$114	\$102	-10.2%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$12	\$13	4.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	10.9%	--		
Tier 1 risk based capital ratio	18.0%	21.3%	--		
Total risk based capital ratio	19.2%	22.5%	--		
Return on equity ¹	-7.2%	-2.2%	--		
Return on assets ¹	-0.7%	-0.2%	--		
Net interest margin ¹	5.1%	5.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	17.1%	15.7%	--		
Loss provision to net charge-offs (qtr)	749.1%	91.4%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	10.3%	26.7%	0.3%	0.2%	--
Closed-end 1-4 family residential	5.0%	5.0%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	-0.3%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	31.1%	0.0%	0.0%	--
Total loans	5.5%	7.6%	0.1%	0.2%	--